



Employees' Retirement System Communicator

December 2013

No. 12

Contact Information

Employees' Retirement System

In the Milwaukee area:

414-278-4207

Toll Free: 877-652-6377

Email: ers@milwcnty.com

Life & Health Benefits

Phone: 414-278-4198

Email: benefits@milwcnty.com

Newly Retired Members

New Retirees

Gwendolyn Altheimer

Teresa Britton

Bambi Cusatis

Bruce Dyson

Curtis Edwards

Bayu Gebre

Karen Gilbert

Patricia Jankowski

Benito Juarez

Patricia Kennedy

Patrice Lastuffka

Sandra Marks

Lawrence McKnight

Michele Potter-

Kennedy

Joseph Rogers

Vicky Schinker

Thomas Schneider

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From the Desk of the ERS Manager

Dear Milwaukee County Retirees,

Best wishes to you and yours this holiday season. The time has come again to reflect on the past year and set plans and priorities in place for the coming year. ERS will continue to improve the services offered to our retired, survivor and active members in 2014. We think you'll be happy with the enhancements!

The 2014 payment schedule is located on Page 3. Frequently asked questions regarding Form 1099-R can also be found on Page 3.

Approximately 250 County employees can add retired from Milwaukee County to their 2013 list. Our retiree group is now close to 8020 strong. Sadly, 200 of our members passed on this year.

Please contact ERS by email at ers@milwcnty.com with questions or concerns. We monitor the site frequently throughout the day and respond as quickly as possible. We have both local (414-278-4207) and toll-free (877-652-6377) phone numbers.

May your new year be filled with much joy and happiness. On behalf of the Pension Board and ERS staff, we wish you a happy holiday season and look forward to serving you in 2014.

Marian Ninneman
ERS Manager

A No Joke Top 10 List

By Vivian Aikin

New Year's Eve is a time to look back on the events of the past year and forward to the coming year. For many of us it's also a time to reflect on the positive changes we want to make for the future. Although made with good intentions, New Year's resolutions too often fall by the wayside.

Another idea for 2014 and beyond is to adopt the following axioms for personal behavior authored by Thomas Jefferson. Written in the early 1800's, these words to live by were originally known as "*Canons of Conduct in Life*". They are as valid today as they were then.

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"Canons of Conduct in Life"

1. Never put off to tomorrow what you can do today.
2. Never trouble another for what you can do yourself.
3. Never spend your money before you have it.
4. Never buy what you do not want because it is cheap; it will be dear to you.
5. Pride costs more than hunger, thirst and cold.
6. We never repent of having eaten too little.
7. Nothing is troublesome that we do willingly.
8. How much pain have cost us the evils which have never happened.
9. Take things always by their smooth handle.
10. When angry, count 10 before you speak; if very angry, 100.

Meet with a UHC Representative

A UnitedHealthCare representative will again be available to answer questions regarding services, explanation of benefits and billing questions at different Milwaukee County facilities. Please see the schedule below for the time and location of upcoming meetings. We hope this continues to be a helpful service!

Wilson Park Senior Center 2601 W Howard Avenue		
2/12/2014	Wednesday	12:00pm - 4:00pm
5/14/2014	Wednesday	12:00pm - 4:00pm
8/13/2014	Wednesday	12:00pm - 4:00pm

Washington Park Senior Center 4420 W Vliet St -- Meeting Room 2		
4/9/2014	Wednesday	9:00am - 12:30pm
7/9/2014	Wednesday	9:00am - 12:30pm
10/8/2014	Wednesday	9:00am - 12:30pm

Clinton Rose Senior Center 3045 N MLK Dr - 1st Floor Conference Room		
3/12/2014	Wednesday	9:00am - 1:00pm
6/11/2014	Wednesday	9:00am - 1:00pm
9/10/2014	Wednesday	9:00am - 1:00pm

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FAQ for Form 1099-Rs

The end of the year is here and soon you will receive your year-end tax statements for 2013. The tax forms are required to be sent to members by January 31, 2014.

Here are a few common questions asked by our members:

1. How many copies of Form 1099-Rs will I receive?

Members will receive three copies for each Form 1099-R. These copies are for filing your federal (copy B) and state tax returns (copy 2), and also a copy for the member's records (copy C).

2. I received more than one Form 1099-R from ERS. Why?

You most likely have different IRS distribution codes, which are found in Box 7 of the form. Different types of payments (i.e. annuity payments, lump sum rollovers, disability payments, etc.) require different IRS distribution codes. Members who turn 59 ½ in 2013, will also receive two separate Form 1099-R's as well.

3. I rolled over funds in 2013 and received the 1099-R, but I not sure how to tell if I am going to be taxed on it?

If there is a "G" in Box 7 and Box 2a shows a \$0.00, you will not be taxed for this year. The amount may be subject to tax when you withdraw it from your IRA.

4. I made contributions to my pension as an employee. How does that get reflected on the 1099-R?

Some members made pension contributions that were deducted from their paychecks pre-tax. These types of contributions will not change the taxable amount of the pension payments. After-tax contributions made by members (i.e. seasonal employees who opted into ERS or members who bought back service using after-tax funds), will reduce the taxable amount reported in Box 2a of the 1099-R.

5. I did not receive my Form 1099-R or I think that there may be an error on the form. Who should I contact?

You can contact our general information line at (414) 278-4207. The toll-free number is (877) 652-6377. You can also reach us at the following email address:

ers@milwcnty.com

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Staff Tips — Power of Attorney

Stepping gracefully into retirement is a great goal to what should be a wonderful period in life. Unfortunately, retirement and beginning to experience some of the common ailments of aging go hand-in-hand. Memory challenges can lead to a host of financial problems. Have you ever thought of having someone assist you with your financial affairs? If you are married and have responsibility for paying the bills, have you asked your spouse to “check you” occasionally, just to make sure nothing is getting overlooked. Maintaining significant funds in a bank account to cover bills avoids bank fees you could incur if balances were not maintained. Someone with memory challenges often forgets there are bills to pay and they get overlooked. This can lead to late fees or even worse, loss of service.

If you are not married, perhaps its time to consider finding another person to act on your behalf should be no longer be able to handle your financial affairs. A Power of Attorney gives legal permission to another person or entity to act on your behalf. There are three types of Power Attorney — 1. General — gives a person authority to act for you. 2. Limited — givers authority for certain situations. 3. Durable — allows access to your affairs in the event you become incompetent or incapable of handling your business. A Power of Attorney is only in effect while you are living.

If you would like to review Wisconsin Power of Attorney information, please visit:

www.dhs.wisconsin.gov/forms/ADVdirectives/index.htm

Tracy Jackson — Retirement Specialist

New Retirees (continued)

Nancy Swokowski

Katherine Waite

Barbarta White

2014 Check Disbursement Schedule

Friday, January 31	Thursday, July 31
Friday, February 28	Friday, August 29
Monday, March 31	Tuesday, September 30
Wednesday, April 30	Friday, October 31
Friday, May 30	Friday, November 28
Monday, June 30	Wednesday, December 31

In Memoriam

Please keep the families of these recently deceased retirees in your thoughts:

*Robert L. Becker
Thomas Bolger
Kathryn Brinn
Alice Hiller
Karen House
Margaret Jankowski*

*Esther Jones
Karen Kane
Geoffrey Kopf
Edward Korwin
Florence Kosmatka
Lucille Larson*

*Patricia Manning
Marilyn Pittsley
Gerald Proft
Gerald Rooney
Sandra Spieker
Lawrence Stemper*

*Marjorie Sutphin
Rosie Tyler
Deloris Wieczorek
Evelyn Winters
Evelyn Wisialowski*